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 Subject: **MOSS - your very simple demo application**
 Date:
 Attach:
 Certify: **N**

Mark.

Jay and I briefly talked about our "forward looking" approach to ATM transactions. The HTML Internet approach sounds more and more intriguing.

Let's do it. Have someone on the team look into the available tools to do a simple demo. We don't want to spend a fortune on it at this stage, but let's at least explore the feasibility. Let's go beyond thinking about do it.

What is "it" ?

Use Internet technology to implement the ATM transaction flow. No states & screens. User lead through is via HTML screens and hypertext. User sees a screen and touches what they want. Use this technique to get to the point where the transaction is specified. Send transaction data. Get function command as some sort of Internet file. An encrypted/authenticated file transfer that specifies the function command stuff.

Could be done over private internet. Could be done over the public internet.

Public Internet provides the connectivity to every place. Install an ATM and plug it into the net. Nothing could be easier? Bank is on Internet. When user does a transaction, they are connected to their bank or whoever is authorized to handle the need. Browse info, do transactions.

Of course there are security concerns. But we can be pretty sure that someone will solve this for us. There are now credit card transactions via Internet. There is enough security for now, and we can easily imagine it getting better.

Internet might be too slow or unpredictable now. Don't worry too much. Someone will provide the service we need. There will be a lot of people working on this. The bandwidth is here (coming?).

How's this for software distribution! The transaction flow, screen content, etc is not in the ATM. It is on the net. Can centrally change screen content and flow as needs require.

When you use an ATM away from home, it can have the same personality as your home ATM. The personality is not in the ATM, it is in the "home page" that your own bank has for your ATM functionality.

Do some brainstorming to develop an implementation approach. Find major holes and fill them. Don't worry too much about details. The technology is evolving and chances are it will catch up with our needs.

Give me some feedback. Include me in discussion sessions.

Thanks, Date Blackson

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